

At Infinity Financial Advisors and Infinity Management Pty Ltd, we are committed to protecting your privacy in accordance with the Privacy Act 1988 (Cth). This Privacy Policy describes our current policies and practices in relation to the collection, handling, use and disclosure of personal information. It also deals with how you can complain about a breach of the privacy laws, how you can access the personal information we hold about you and how to have that information corrected.

What information do we collect and how do we use it?

When we provide personal financial advice, investment and insurance broking, we ask you for the information we need to both provide services (i.e. open accounts, fill in insurance applications etc.) as well as adequately understand your situation and circumstances (critical to the personal advice process). This can include a broad range of information ranging from your name, address, contact details, age and Tax File Number to other information about your personal affairs including your lifestyle and financial goals, assets and liabilities, current income levels and investment and risk preferences.

We provide the information that you provide to third party service providers to enable them to provide investment portfolio administration services, investment products, tax and SMSF administration, personal insurances quotes and cover as well as external compliance audits.

We also use your information to enable us to manage your ongoing requirements and our relationship with you, e.g. provide financial market and external regulatory updates. We may do so by mail or electronically unless you tell us that you do not wish to receive electronic communications.

From time to time we will use your contact details to send you offers, updates, events, articles, newsletters or other information about products and services that we believe will be of interest to you. We may also send you regular updates by email or by post. We will always give you the option of electing not to receive these communications and you can unsubscribe at any time by notifying us that you wish to do so.

We may also use your information internally to help us improve our services and help resolve any problems.

What if you don't provide some information to us?

If you do not provide us with some or all of the information that we ask for, we may not be able to provide adequate personal advice tailored to your specific situation. Further, if we are not able to understand your entire situation we may not be able to offer all our services and areas of advice set out in our Financial Services Guide.

How do we hold and protect your information?

We strive to maintain the relevance, reliability, accuracy, completeness and currency of the personal information we hold and to protect its privacy and security. We keep personal information only for as long as is reasonably necessary for the purpose for which it was collected or to comply with any applicable legal or ethical reporting or document retention requirements.

We hold the information we collect from you in the form of filed account applications, Client Discovery Questionnaires, file notes, emails, working notes, advice documents, external service providers as well as Client Relationship Management software/databases. The information collected is stored by Infinity Financial Advisors and Infinity Management Pty Ltd cloud and physical storage mediums as well as by external service providers mentioned above. In some cases, your file is archived and sent to an external data storage provider for a period of time.

We ensure that your information is safe by ensuring that external service and storage providers maintain compliance with current privacy legislation and security standards. We maintain physical security over our paper and electronic data and premises, by using locks and security systems.

Will we disclose the information we collect to anyone?

We do not sell, trade, or rent your personal information to others or disclose it to overseas recipients. We may disclose your information to recipients in United States for the purpose of providing international security broking and custody services as well as electronic data collection, we use a USA based broker-dealer (Phillip Capital) for listed security clearing, custody and settlement services. If a recipient is not regulated by laws which protect your information in a way that is similar to the Privacy Act, we will seek your consent before disclosing your information to them.

We may disclose your information to broker-dealers, portfolio administrators, Australian share registries, cash management and term deposit providers, personal insurance companies, the Human Services Department and may need to provide your information to contractors who supply services to us, e.g. to handle mailings on our behalf, external data storage providers, or to other companies in the event of a corporate sale, merger, reorganisation, dissolution or similar event. However, we will take all reasonable steps to ensure that they protect your information in the same way that we do.

We may provide your information to others if we are required to do so by law or under some unusual other circumstances which the Privacy Act permits.

How can you check, update or change the information we are holding?

Upon receipt of your written request and enough information to allow us to identify the information, we will disclose to you the personal information we hold about you. We will also correct, amend or delete any personal information that we agree is inaccurate, irrelevant, out of date or incomplete.

If you wish to access or correct your personal information, please write to our Privacy Officer Andrew Masson at PO Box 1819 Newcastle NSW 2300.

We do not charge for receiving a request for access to personal information or for complying with a correction request. We do not charge for providing access to personal information.

In some limited cases, we may need to refuse access to your information or refuse a request for correction. We will advise you as soon as possible after your request if this is the case and the reasons for our refusal.

What happens if you want to complain?

If you have any concerns about whether we have complied with the Privacy Act or this Privacy Policy when collecting or handling your personal information, please write to Privacy Officer, Andrew Masson at PO Box 1819 Newcastle NSW 2300.

Your complaint will be considered by us through our internal complaints resolution process and we will endeavor to respond with a decision within 45 days of your correspondence.

Your consent

By asking us to assist with your financial planning, investment and insurance needs, you consent to the collection and use of the information you have provided to us for the purposes described above.

TELL US WHAT YOU THINK

We welcome your questions and comments about privacy. If you have any concerns or complaints, please contact Andrew Masson on 02 4047 1888 or write to PO Box 1819 Newcastle NSW 2300.